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A STUDY ON JOB STRESS AND ADAPTABILITY AMONG EMPLOYEES OF SELECTED PUBLIC SECTOR BANKS IN KOTTAYAM

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ABSTRACT

The banking sector in India has undergone tremendous transformation over the past two decades, driven by technological advancements, digitalisation of services, increasing customer expectations, regulatory reforms, and competitive pressures. ***The following are the objectives of the study, (i) t****o present the Personal and Employment Profile of the respondents, Stress in the Workplace and Adaptability in the Workplace, (ii) to present the Covariances and Variances of SEM Model for Job Stress and Employee Performance, (iii) to present the Covariances and Variances of SEM Model for Workplace Adaptability and Employee Performance and (iv) To suggest measures to improve employee adaptability and reduce job stress in public sector banks. The researcher conducted this present study on Kottayam, convenient sapling methods for data collection. Prepared structured questionnaire for data collection, the researcher met the each and every respondents for data collection. The score are entered in MS excel and uploaded in SPSS- AMOS for further analysis. In conclusion, job stress remains a major concern in the banking sector, but adaptability acts as a key buffer that enables employees to manage challenges more effectively. Strengthening institutional support, improving interpersonal communication, and fostering a positive work environment will help reduce stress and enhance adaptability, leading to better employee wellbeing and improved organizational performance in public sector banks in Kottayam.*

KEY WORDS : Public sector banks, job stress, work place adoptability and employees wellbeing

INTRODUCTION

The banking sector in India has undergone tremendous transformation over the past two decades, driven by technological advancements, digitalisation of services, increasing customer expectations, regulatory reforms, and competitive pressures. Public sector banks (PSBs), in particular, are faced with the dual responsibility of maintaining traditional service commitments while also adapting to modern banking practices. In this dynamic environment, employees are expected to manage higher workloads, achieve targets, handle complex customer requirements, and simultaneously adapt to new technologies such as digital banking platforms, core banking solutions, and automation tools. These continuous changes often contribute to increased levels of job stress among banking employees.

Job stress is recognised as a critical organisational challenge that directly influences employees' physical well-being, emotional stability, job satisfaction, and overall performance. In the public sector banking context, factors such as tight deadlines, staff shortages, high customer footfall, administrative responsibilities, pressure for maintaining service quality, and compliance-related tasks can intensify stress levels. Prolonged exposure to such stressors may lead to burnout, reduced efficiency, absenteeism, and decline in service quality, thereby affecting both employee productivity and the bank's competitive strength.

At the same time, adaptability has emerged as an essential competency for employees in today's uncertain work environment. Adaptability refers to the ability of individuals to adjust to new work roles, changing processes, technological advancements, and evolving organisational demands. For public sector bank employees in districts like Kottayam where customer diversity, service expectations, and digital banking usage are steadily rising adaptability becomes a key determinant of professional survival and success. Employees who can adapt quickly to changes are more likely to cope effectively with job stress, maintain performance levels, and contribute positively to organisational growth.

Kottayam district in Kerala presents a unique socio-economic setting, where public sector banks play a vital role in financial inclusion, rural development, urban banking needs, and service delivery to a highly literate population. The operational pressures and customer service expectations in this region make it an interesting context to study the relationship between job stress and employee adaptability.

This study, therefore, aims to examine the magnitude and sources of job stress among employees of selected public sector banks in Kottayam and to evaluate how adaptability helps them cope with these stressors. Understanding this relationship will provide valuable insights for designing employee-friendly HR practices, stress-management interventions, training programmes, and organisational policies that enhance both employee well-being and institutional effectiveness.

STATEMENT OF THE PROBLEM

Public sector banks in India operate in an environment characterized by increasing customer expectations, rapid digitalization, growing competition from private and fintech institutions, stringent regulatory norms, and high performance pressures. Employees working in these banks are required to adapt continuously to new technologies, evolving job roles, and rising service standards. In districts like Kottayam, where public sector banks cater to diverse customer groups and handle a significant volume of transactions, the intensity of work demands has increased considerably. As a result, employees often experience job stress arising from workload, role ambiguity, time pressure, customer handling challenges, and frequent organizational changes. Persistent stress can reduce job satisfaction, lower productivity, affect mental well-being, and lead to higher absenteeism and turnover intentions. At the same time, the ability of employees to adapt to changing work requirements such as digital banking platforms, new operational procedures, and evolving customer interactions has become crucial for organizational performance.

There were limited empirical research has been conducted to understand how job stress manifests among employees of public sector banks in Kottayam and how their level of adaptability influences or moderates this stress. It is also unclear whether demographic factors, job roles, or experience levels play a significant role in shaping stress and adaptability levels. This gap restricts bank management from designing effective stress management interventions and capacity-building programs. This study is need to systematically examine the impact of job stress, along with the extent of adaptability among employees of selected public sector banks in Kottayam. Understanding this relationship will help develop evidence-based strategies to enhance employee well-being, improve workplace efficiency, and strengthen organizational resilience.

OBJECTIVES OF THE STUDY

1. To present the Personal and Employment Profile of the respondents, Stress in the Workplace and Adaptability in the Workplace.
2. To present the Covariances and Variances of SEM Model for Job Stress and Employee Performance.
3. To present the Covariances and Variances of SEM Model for Workplace Adaptability and Employee Performance.
4. To suggest measures to improve employee adaptability and reduce job stress in public sector banks.

SAMPLING DESIGN

The researcher conducted this present study on Kottayam, convenient sapling methods for data collection. Prepared structured questionnaire for data collection, the researcher met the each and every respondents for data collection. The score are entered in MS excel and uploaded in SPSS- AMOS for further analysis.

SIMPLE PERCENTAGE ANALYSIS

Table No. 1

Personal and Employment Profile of the respondents

Variables	Options	Frequency	Percentage (%)	Total (%)
Age Group (in years)	Below 25	51	8.2	100
	25–35	157	25.3	
	36–45	183	29.5	
	46–55	139	22.4	
	Above 55	90	14.5	
Gender	Male	333	53.7	100
	Female	287	46.3	
Educational Qualification	UG	121	19.5	100
	PG	289	46.6	
	Professional Degree	147	23.7	
	Diploma	43	6.9	
	Others	20	3.2	
Years of Experience	Below 5 years	97	15.6	100
	6–10 years	165	26.6	
	11–15 years	178	28.7	
	16–20 years	109	17.6	
	Above 20 years	71	11.5	
Job Role	Clerical Staff	205	33.1	100
	Entry-Level Officers	191	30.8	
	Mid-Level Officers	133	21.5	
	Senior Executives	49	7.9	
	Branch-Level Managers	42	6.8	
Type of Employment	Permanent	545	87.9	100
	Probation	53	8.5	
	Contractual	22	3.5	
Monthly Income (in Rs.)	Below ₹25,000	39	6.3	100
	₹25,001–₹50,000	149	24.0	
	₹50,001–₹75,000	213	34.4	
	₹75,001–₹1,00,000	151	24.4	
	Above ₹1,00,000	68	11.0	
	Urban	297	47.9	100

Location of Bank Branch	Semi-Urban	203	32.7	
	Rural	120	19.4	
Working Hours Per Day	8 hrs	315	50.8	100
	8–10 hrs	235	37.9	
	More than 10 hrs	70	11.3	
Participation in Welfare Schemes	Yes	559	90.2	100
	No	61	9.8	

Source : Primary data

Table above table presents the demographic and employment characteristics of public sector bank employees which are as follows.

- In terms of age distribution, the majority of respondents belonged to the 36–45 years category, accounting for 29.5%, followed by those in the 25–35 years group (25.3%). Individuals aged between 46–55 years comprised 22.4%, while 14.5% were above 55 years. The smallest proportion of respondents were below 25 years (8.2%).
- Gender representation was nearly balanced, with male employees comprising 53.7% and female employees accounting for 46.3%.
- Regarding educational qualifications, postgraduates formed the largest group at 46.6%, followed by professional degree holders (23.7%), undergraduates (19.5%), diploma holders (6.9%), and others (3.2%).
- Work experience varied among respondents, with 28.7% having 11–15 years of experience and 26.6% reporting 6–10 years. Those with less than 5 years of experience constituted 15.6%, while 17.6% had 16–20 years, and 11.5% had over 20 years of experience.
- With respect to job roles, clerical staff represented the largest segment (33.1%), followed by entry-level officers (30.8%) and mid-level officers (21.5%). Senior executives and branch-level managers accounted for 7.9% and 6.8% respectively.
- A significant majority of employees (87.9%) were permanently employed, while 8.5% were on probation and 3.5% held contractual positions, indicating a stable employment pattern.
- In terms of monthly income, the highest proportion of respondents earned between ₹50,001–₹75,000 (34.4%), followed by ₹75,001–₹1,00,000 (24.4%) and ₹25,001–₹50,000 (24.0%). A smaller share earned above ₹1,00,000 (11.0%) and below ₹25,000 (6.3%).
- Urban bank branches were the most common workplace location, with 47.9% of respondents, followed by semi-urban branches (32.7%) and rural branches (19.4%).
- Regarding working hours, 50.8% of respondents reported working exactly 8 hours per day, while 37.9% worked between 8–10 hours, and 11.3% worked more than 10 hours, reflecting varied workload patterns.
- A substantial majority (90.2%) of employees reported participation in welfare schemes, indicating strong involvement in organizational support initiatives.

Table No. 2
Stress in the Workplace

Variables	Options	Frequency	Percentage (%)	Total (%)
Type of Work Shift	General day shift	485	78.2	100
	Rotational shifts	79	12.7	
	Extended hours	47	7.6	
	Part-time/Contract	9	1.5	
Primary Cause of Job-Related Stress	High workload	263	42.4	100
	Role ambiguity	97	15.6	
	Lack of recognition	78	12.6	
	Customer pressure	149	24.0	
	None	33	5.3	

Usual Response to Work-Related Stress	Take a short break	211	34.0	100
	Talk to a colleague	175	28.2	
	Approach supervisor	89	14.4	
	Suppress and continue	103	16.6	
	Other	42	6.8	
Preferred Organizational Support During Stressful Times	Managerial support	235	37.9	100
	Peer cooperation	205	33.1	
	Time flexibility	87	14.0	
	Leave approval	71	11.5	
	Others	17	2.7	
	None	5	.8	

Source : Primary data

The above table presents the nature of work-related stress and coping mechanisms among public sector bank employees which are as follows.

- A majority of respondents worked in general day shifts (78.2%), followed by rotational shifts (12.7%) and extended hours (7.6%). Only a small percentage (1.5%) were in part-time or contractual roles.
- The primary cause of job-related stress was high workload, reported by 42.4% of respondents. This was followed by customer pressure (24.0%), role ambiguity (15.6%), and lack of recognition (12.6%). A minor proportion (5.3%) reported experiencing no stress.
- In terms of responses to work-related stress, the most common approach was taking a short break (34.0%), followed by talking to a colleague (28.2%). Others either suppressed stress and continued working (16.6%), approached their supervisor (14.4%), or chose other methods (6.8%).
- Regarding preferred organizational support during stressful times, managerial support was the most preferred option (37.9%), followed by peer cooperation (33.1%), time flexibility (14.0%), and leave approval (11.5%). A small number preferred other options (2.7%) or reported no preference (0.8%).

Table No. 3
Adaptability in the Workplace

Variables	Options	Frequency	Percentage (%)	Total (%)
Frequency of Workplace Changes in Tasks, Roles, or Teams	Daily	65	10.5	100
	Weekly	187	30.2	
	Occasionally	263	42.4	
	Rarely	91	14.7	
	Never	14	2.3	
Most Helpful Support for Adapting to Changes	Support from manager	185	29.8	100
	Peer support	213	34.4	
	Training sessions	139	22.4	
	Self-learning or personal effort	79	12.7	
	No support received	4	.6	
Most Difficult Type of Job Change to Adjust to	Changes in tasks	93	15.0	100
	Changes in processes	167	26.9	
	Changes in team members	119	19.2	
	Change in leadership	197	31.8	
	All are manageable	44	7.1	

Source : Primary data

Table 4.4 presents the adaptability levels and related support mechanisms among public sector bank employees which are as follows.

With regard to the frequency of workplace changes in tasks, roles, or teams, most respondents experienced changes occasionally (42.4%) or weekly (30.2%). A smaller portion reported daily changes (10.5%), rarely (14.7%), or never (2.3%).

The most helpful support for adapting to changes was peer support, as reported by 34.4% of respondents, followed by support from managers (29.8%) and training sessions (22.4%). Self-learning or personal effort accounted for 12.7%, while 0.6% stated they received no support.

In terms of the most difficult type of job change to adjust to, the highest percentage of respondents indicated changes in leadership (31.8%) as the most challenging. This was followed by changes in processes (26.9%), team members (19.2%), and tasks (15.0%). A minority (7.1%) felt all types of changes were manageable.

Table No. 4

SEM Model Summary for Job Stress and Employee Performance

Description	Value
Number of distinct sample moments	666
Number of distinct parameters to be estimated	74
Degrees of freedom (666 - 74)	592
Chi-square value (CMIN)	1036.929
Degrees of freedom	592
Probability level (p-value)	0.000

Source : Computed data

The above table provides the SEM model summary for job stress and employee performance. The model reports a Chi-square value of 1036.929 with 592 degrees of freedom and a p-value of 0.000. Although the p-value is statistically significant, such outcomes are frequently observed in large-sample SEM analyses. Considering the model's complexity and sample size, the overall fit is deemed acceptable. The findings confirm the structural adequacy of the proposed model in capturing the relationship between job stress and employee performance among employees of Kottayam district.

SEM Regression Weights for Workplace Stress and Employee Performance

The hypothesis testing results lead to the rejection of Hypothesis as both latent constructs, Task-Induced Psychological Strain (TIPS) and Environmental and Interpersonal Stressors (EIS), exhibit statistically significant effects on employee performance among public sector bank employees in Kottayam district.

Covariances and Variances of SEM Model for Job Stress and Employee Performance

The covariances and variances of the SEM model for Job stress and employee performance. The significant covariance between Task-Induced Psychological Strain (TIPS) and Environmental and Interpersonal Stressors (EIS) (estimate = 0.269, CR = 8.572, $p < 0.001$) indicates a strong interconnection between internal and external stressors. The variances for TIPS (0.249) and EIS (0.322) are also statistically significant, suggesting that both dimensions contribute meaningfully to the model, with EIS having a comparatively greater influence. Furthermore, the residual variances for observed items, including EP6 (works independently), EP7 (solves work problems), and EP17 (volunteers for extra tasks), display consistently high critical ratios and low error terms, affirming the model's robustness and internal consistency in measuring the impact of stress Kottayam district.

Table No. 5

Comparative Model Fit Indices for Job Stress and Employee Performance

Fit Index	Default Model	Saturated Model	Independence Model	Remarks

CMIN (Chi-Square)	1036.929	0.000	5667.894	Acceptable fit with large sample size
DF	592	0	630	Degrees of freedom are sufficient
p-value	0.000	—	0.000	Significant, expected with large N
CMIN/DF	1.752	—	8.997	Good fit (< 2.0 indicates acceptable fit)
RMR	0.034	0.000	0.208	Within acceptable range (< 0.05)
GFI	0.916	1.000	0.329	Good (above 0.90 indicates strong fit)
AGFI	0.905	—	0.291	Acceptable (above 0.90)
PGFI	0.814	—	0.311	Indicates good model parsimony
NFI	0.817	1.000	0.000	Acceptable (> 0.80)
RFI	0.805	—	0.000	Marginal but acceptable
IFI	0.912	1.000	0.000	Excellent fit (above 0.90)
TLI	0.906	—	0.000	Excellent fit
CFI	0.912	1.000	0.000	Strong fit (above 0.90)
RMSEA	0.035	—	0.114	Excellent (below 0.06 is ideal)
PCLOSE	1.000	—	0.000	Model fit is close to perfect
AIC	1184.929	1332.000	5739.894	Lower than alternatives, supports model
BIC	1512.729	4282.193	5899.363	Lower value indicates better fit
ECVI	1.914	2.152	9.273	Lower ECVI confirms superior model fit
Hoelter (0.05)	388	—	76	Above 200, indicates good sample adequacy
Hoelter (0.01)	403	—	79	Confirms sample adequacy for robust results

Source : Primary data

The comparative model fit indices for the default, saturated, and independence models Job stress and employee performance. The default model reports a Chi-square value of 1036.929 with 592 degrees of freedom, resulting in a CMIN/DF ratio of 1.752, which is well below the acceptable threshold of 2.0, indicating a good overall model fit. The RMSEA value of 0.035 and PCLOSE of 1.000 suggest an excellent approximation of the model to the population, confirming minimal error. Absolute fit indices such as GFI (0.916) and AGFI (0.905) exceed 0.90, reinforcing the structural accuracy of the model. Incremental fit indices including NFI (0.817), IFI (0.912), TLI (0.906), and CFI (0.912) all meet or exceed recommended thresholds, demonstrating that the default model significantly outperforms the independence model in explaining the observed data. The RMR value of 0.034 remains within acceptable limits, and the PGFI value of 0.814 supports model parsimony. The Hoelter critical N values of 388 (at 0.05 level) and 403 (at 0.01 level) further affirm that the sample size is adequate for generating stable model estimates.

Information criteria such as AIC (1184.929), BIC (1512.729), and ECVI (1.914) for the default model are notably lower than those of the independence model, confirming better model efficiency and predictive validity. These results validate the SEM framework as statistically sound and conceptually appropriate for assessing how Job stress impacts employee performance. The structural relationship between task-induced strain and environmental stressors with performance outcomes is clearly supported. Figure No. 4.19 illustrates these standardized pathways, all significant at the 95 percent confidence level.

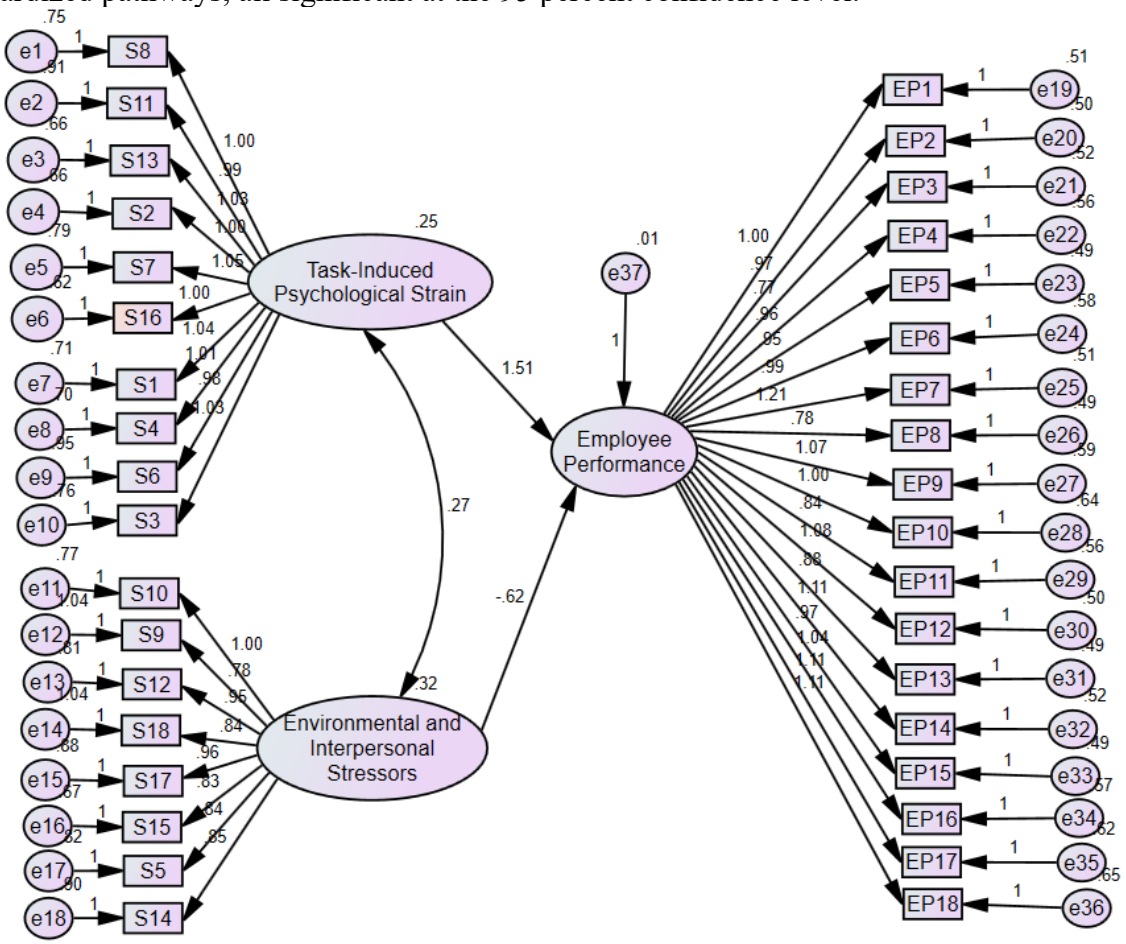

Figure 1: Structural Equation Model (SEM) for Job Stress and Employee Performance

Table No. 6

SEM Model Summary for Workplace Adaptability and Employee Performance

Description	Value
Number of distinct sample moments	666
Number of distinct parameters to be estimated	77
Degrees of freedom (666 - 77)	589
Chi-square value (CMIN)	1108.901
Degrees of freedom	589
Probability level (p-value)	0.000

Source : Primary data

The SEM model summary for workplace adaptability and employee performance. The model reports a Chi-square value of 1108.901 with 589 degrees of freedom and a p-value of 0.000. Although the p-value is statistically significant, such outcomes are commonly observed in large-sample SEM analyses. Considering the model's complexity and adequate sample size, the overall fit is considered acceptable. The results confirm the structural validity of the proposed model in explaining the relationship between workplace adaptability and employee performance among public sector bank employees in Kottayam district.

SEM Regression Weights for Workplace Adapatability and Employee Performance

The SEM regression estimates for assessing the influence of workplace adaptability on employee performance among public sector bank employees hypothesis testing results lead to the rejection of Hypothesis, as the overall model confirms a statistically significant relationship between selected adaptability dimensions and employee performance.

The sub-hypothesis H_{16a} is rejected. The path from Proactive Learning and Innovation Adaptability (F2) to employee performance (F1) shows a strong positive influence, with a path coefficient of 0.549, a critical ratio of 5.355, and a p-value less than 0.001. This indicates that employees who are capable of continuous learning, adapting to fast-changing environments, and contributing innovative ideas tend to demonstrate higher levels of performance. Key indicators such as AD11 (learns new skills), AD8 (works comfortably in dynamic environments), and AD18 (suggests improvements) validate the importance of a growth-oriented mindset in a structured public sector context. These findings suggest that encouraging proactive adaptability can lead to meaningful performance gains in a banking environment.

The sub-hypothesis is not supported by the data, as the path from Situational Flexibility and Recovery Efficiency (F3) to employee performance shows a non-significant estimate of 0.090 with a p-value of 0.399. Although this dimension includes important behavioural traits like continuing to work during disruptions (AD7) or quickly resuming performance after setbacks (AD16), it does not show a direct effect on overall performance in this study. It is possible that situational flexibility acts as a supporting rather than a primary factor in determining employee outcomes.

The performance construct itself is validated through high loadings across numerous observed indicators, including EP7 (solves work problems), EP17 (takes on extra tasks), EP16 (uses resources wisely), and EP14 (ensures quality). These results emphasize that adaptability, especially when it involves proactive and responsive traits, supporting task completion, innovation, and role effectiveness within the structured environment of public sector banking.

Covariances and Variances of SEM Model for Workplace Adaptability and Employee Performance

The covariances and variances for the SEM model on workplace adaptability and employee performance. The results show significant positive covariances among the three adaptability dimensions, namely Proactive Learning (F2), Situational Flexibility (F3), and Role Adjustment (F4), with all critical ratios exceeding 8.000 and p-values below 0.001. This indicates strong interrelationships among the constructs. The variances for each latent variable are also statistically significant, confirming their meaningful contribution to the model. Additionally, the residual variances for observed items show high critical ratios and low error values, supporting the model's internal consistency and reliability in measuring the influence of adaptability Kottayam district.

Table No. 7
Comparative Model Fit Indices for Workplace Adaptability and Employee Performance

Fit Index	Default Model	Saturated Model	Independence Model	Remarks
CMIN (Chi-Square)	1108.901	0.000	6282.893	Acceptable fit given large sample size
DF	589	0	630	Degrees of freedom are sufficient
p-value	0.000	—	0.000	Significant, expected with large N
CMIN/DF	1.883	—	9.973	Good fit (below 2.0 indicates acceptable fit)
RMR	0.031	0.000	0.206	Within acceptable range (below 0.05)
GFI	0.912	1.000	0.293	Good (above 0.90)
AGFI	0.901	—	0.253	Acceptable (above 0.90)

PGFI	0.807	—	0.277	Indicates good model parsimony
NFI	0.824	1.000	0.000	Acceptable (above 0.80)
RFI	0.811	—	0.000	Marginal but within range
IFI	0.909	1.000	0.000	Excellent fit (above 0.90)
TLI	0.902	—	0.000	Strong fit (above 0.90)
CFI	0.908	1.000	0.000	Indicates strong comparative fit
RMSEA	0.038	—	0.120	Excellent (below 0.06 is desirable)
PCLOSE	1.000	—	0.000	Model fit is close to perfect
AIC	1262.901	1332.000	6354.893	Lower AIC supports better model
BIC	1603.990	4282.193	6514.363	Lower value indicates stronger fit
ECVI	2.040	2.152	10.266	Lower ECVI supports superior model replication
Hoelter (0.05)	361	—	68	Above 200, indicates good sample adequacy
Hoelter (0.01)	375	—	71	Confirms robustness of model with current sample

The comparative model fit indices for the default, saturated, and independence models related to workplace adaptability and employee performance. The default model reports a Chi-square value of 1108.901 with 589 degrees of freedom, resulting in a CMIN/DF ratio of 1.883, which indicates a good model fit. The RMSEA value of 0.038, coupled with a PCLOSE of 1.000, suggests an excellent approximation of the model to the population. Goodness-of-fit indices such as GFI (0.912) and AGFI (0.901) exceed the standard threshold of 0.90, confirming strong model structure. Incremental fit measures including NFI (0.824), IFI (0.909), TLI (0.902), and CFI (0.908) also indicate that the default model performs significantly better than the independence model. The RMR value of 0.031 falls within the acceptable range, and PGFI (0.807) supports the model's parsimony. The Hoelter values of 361 at the 0.05 level and 375 at the 0.01 level indicate sufficient sample adequacy for robust estimation.

Furthermore, lower values of AIC (1262.901), BIC (1603.990), and ECVI (2.040) for the default model, compared to the independence model, confirm its superior fit and predictive strength. These findings collectively validate the SEM model as both statistically sound and theoretically aligned for explaining the influence of workplace adaptability on employee performance. Figure No. 4.21 visually supports these results by depicting the standardized structural paths, all of which are statistically significant at the 95 percent confidence level.

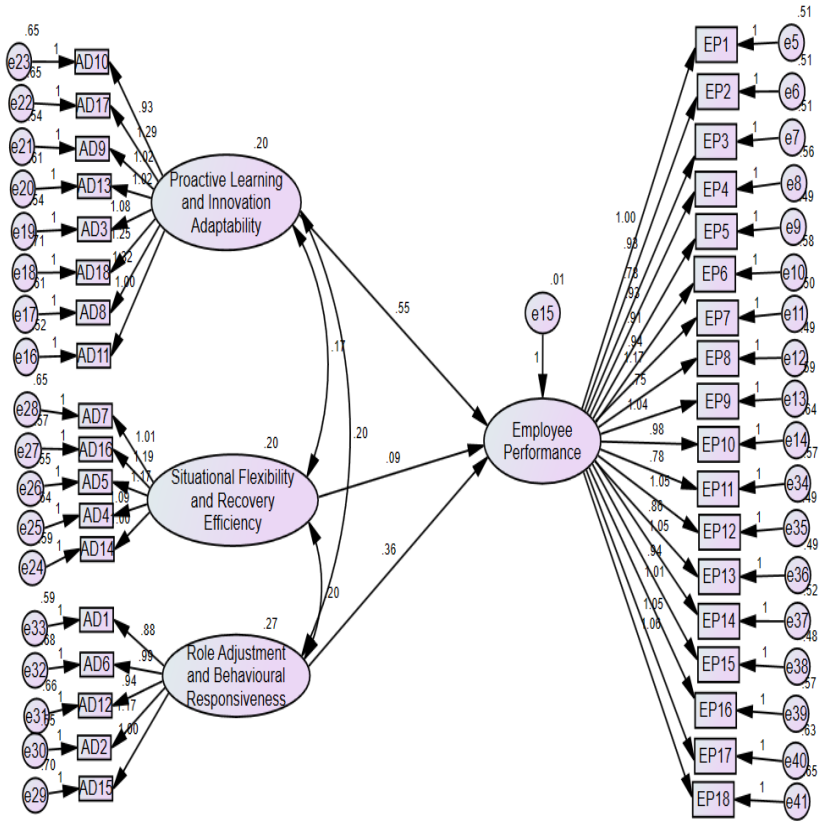

Figure 2 : Structural Equation Model (SEM) for Workplace Adaptability and Employee Performance

SUGGESTIONS

1. Strengthening Workload Management

Banks should adopt scientific workload distribution methods to ensure that employees are not overburdened. Introducing rotational duties, task automation, and support staff allocation during peak hours can reduce pressure. Proper work scheduling helps employees accomplish tasks smoothly and minimises job-related stress.

2. Improving Staffing Levels

Adequate staffing is essential to handle increasing customer traffic and operational demands. Banks may consider filling vacant positions promptly and deploying floating staff to busy branches. This will reduce overload on existing employees and enhance service efficiency.

3. Conducting Regular Stress-Management Programs

Organising stress-relief workshops, yoga sessions, mindfulness training, and counselling support can help employees cope with work pressure. Such wellness initiatives encourage emotional resilience and create a healthier workplace environment. Regular sessions also promote awareness about managing stress effectively.

4. Enhancing Employee Adaptability Training

Banks should introduce periodic training programmes focusing on technology adoption, soft skills, and change management. Hands-on training in digital platforms and new banking applications helps employees acquire confidence and adapt quickly. This reduces technology-induced stress and boosts performance.

5. Improving Communication and Role Clarity

Clear communication of job responsibilities, targets, and organisational expectations can reduce role conflict and ambiguity. Regular staff meetings and feedback sessions help

employees understand their roles better. This clarity lowers stress and improves adaptability during changes.

6. Strengthening Support from Supervisors

Supervisors should adopt a supportive leadership style that encourages open communication and problem-solving. Managers must listen to employee concerns, provide timely guidance, and recognise efforts. A supportive work environment increases adaptability and reduces psychological stress.

7. Implementing Flexible Work Practices

Wherever possible, banks may offer flexible work timings, shift adjustments, or short-break allowances. Such flexibility helps employees balance work and personal life effectively. Reduced work–life imbalance leads to better mental health and improved adaptability.

8. Encouraging Team Collaboration

Team-based working promotes mutual support and reduces individual burden. Banks should encourage collaborative practices like knowledge sharing, mutual assistance, and team-based targets. Strong teamwork enhances adaptability and reduces stress during peak workloads.

9. Periodic Review of Branch Targets

Unrealistic or frequently changing targets are a major source of employee stress. Banks should evaluate target-setting procedures, considering branch size, customer base, and local conditions. Reasonable targets motivate employees rather than create anxiety.

10. Improving Technological Infrastructure

Technical issues such as slow servers, system downtime, or outdated software can add significant stress. Banks must ensure updated, user-friendly digital systems to enhance operational speed. Efficient technology reduces frustration and improves employee adaptability.

11. Introducing Recognition and Reward Systems

Acknowledging employees for good performance, adaptability, and customer service boosts morale. Simple appreciation practices certificates, awards, or verbal praise can significantly reduce stress. Recognition enhances motivation and encourages employees to embrace change positively.

12. Promoting a Healthy Work Culture

A positive organisational culture that values respect, cooperation, and employee well-being reduces workplace stress. Banks should discourage unhealthy competition and promote fairness in work allocation. A healthy culture increases adaptability among employees.

CONCLUSION

The study on job stress and adaptability among employees of selected public sector banks in Kottayam reveals that banking employees are experiencing varying levels of stress primarily due to increasing workload, customer expectations, technological changes, and pressure to meet performance targets. The findings indicate that job stress is a common reality across different age groups and positions, though its intensity differs based on job roles, experience, and personal coping mechanisms.

Despite these challenges, the employees demonstrated a considerable ability to adapt to changing work environments, especially in areas such as digital banking operations, regulatory modifications, and customer service processes. Employees with higher adaptability levels reported lower job stress, indicating a significant inverse relationship between adaptability and stress. Training, experience, and supportive work culture were found to play crucial roles in strengthening adaptability.

The study highlights that although public sector bank employees are coping with stress to a reasonable extent, prolonged exposure to job-related pressure without effective support can lead to burnout, reduced job satisfaction, and lower productivity. Therefore, enhancing

adaptability through continuous training, psychological support, and better work-life balance initiatives becomes essential.

In conclusion, job stress remains a major concern in the banking sector, but adaptability acts as a key buffer that enables employees to manage challenges more effectively. Strengthening institutional support, improving interpersonal communication, and fostering a positive work environment will help reduce stress and enhance adaptability, leading to better employee wellbeing and improved organizational performance in public sector banks in Kottayam.

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